

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

PATENT

|                 |   |                   |                   |
|-----------------|---|-------------------|-------------------|
| Applicants:     | Lorrie A Creveling, et al.                                | Docket No.:       | 20655.0600        |
| Serial No.:     | 10/749,696  | Filing Date:      | December 31, 2003 |
| Group Art Unit: | 3694  | Confirmation No.: | 2179              |
| TITLE:          | SYSTEM FOR REDUCING<br>DISPUTES OF CREDIT<br>TRANSACTIONS | Examiner:         | Mary M. Gregg     |

**AMENDMENT AFTER RCE**

Mail Stop AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Examiner's comments in the Advisory Action dated August 31, 2010 and prior to further examination of this application in connection with the RCE filed herewith, Applicant respectfully requests amendment of the application as follows:

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks/Arguments** begin on page 7 of this paper.